

## Quotes from Recent Clients

"I would absolutely recommend the Housing Rehab Loan Program to a friend. **There is no way without the loan that I could have made the improvements to my house,** brought it up to code and had the seismic safety work done."

– F.S.

"Your staff made the entire process pleasant."

– B.R.S.

"I like that the monthly payments are according to my budget."

– M.N.

"The H.R.L.P. did an excellent job, **more than I expected.**"

– Y.G.

"Your people and your program worked so well for me, **I couldn't have asked for more.**"

– V.Q.

"The courtesy and help from everyone I came in contact with was the best. **I am enjoying my 'new' home.**"

– K.S.

**Call Carol Carpenter  
at 564-5461 ext. 4573**



**City of Santa Barbara**  
Community Development Department  
PO Box 1990  
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The City of Santa Barbara  
**HOUSING REHABILITATION  
LOAN PROGRAM (HRLP)**

**DON'T PUT OFF  
NEEDED REPAIRS  
ANY LONGER!**



The HRLP of the City of Santa Barbara assists qualified low-income homeowners by offering **3% fixed interest loans** for home repair projects.

Many loan recipients are not required to make monthly payments.



# CITY OF SANTA BARBARA HOUSING REHABILITATION LOAN PROGRAM

- Need a new roof?
- New windows?
- New plumbing or electrical?
- Has your family outgrown your current living space?

## ***Program***

The City of Santa Barbara Housing Rehabilitation Loan Program assists low income homeowners by providing 3% interest rate loans for home rehabilitation projects. Loans are primarily for repairs and improvements considered essential to the residents' health, safety and welfare. Funding for the program is provided by a grant from the U.S. Department of Housing and Urban Development.

## ***Eligible Improvements***

Most exterior and interior property improvements are eligible, including replacement of:

- roof
- windows and doors
- interior and exterior paint
- plumbing and electrical systems
- water heater
- heating system
- kitchen sinks, cabinets, and counter tops
- flooring

Also, loans may be made for handicapped accessible upgrades.

## ***City Staff Services (provided at NO CHARGE to the property owner)***

- Financial counseling
- Assistance in application preparation
- Property inspection
- Preparation of work specifications & cost estimates
- Assistance with the bidding process
- Construction monitoring, including review of plans, permits, and insuring all work is inspected
- Accounting services, including processing and disbursement of funds

## ***Terms of the Loan***

The City offers three percent (3%) interest, deferred payment loans to income-qualified households. Payments may not be due until your home is sold, ownership is transferred, or the first mortgage is refinanced.



**Please call Carol Carpenter  
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**for more information on how you can enhance your home, add value to your property  
and make your home a better and more comfortable place to live.**